

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-16559-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Kurek  
459 Prosser Avenue  
Williamstown, NJ 08094

Karen Kurek  
459 Prosser Avenue  
Williamstown, NJ 08094

Social Security No.:

xxx-xx-1827

xxx-xx-1306

Employer's Tax I.D. No.:

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**NOTICE OF MATERIAL MISSTATEMENT OF DEBTOR'S  
INCOME, EXPENSES OR ASSETS**

In accordance with 28 U.S.C. Section 586(f)(1), the United States Trustee contracted for an audit to be performed of the above-captioned debtor's petition, schedules and other information filed and/or provided by the debtor in this case.

NOTICE IS HEREBY GIVEN that the audit revealed one or more material misstatements concerning the debtor's income, expenses and/or assets. The Report is not a legal determination, and the legal effect of the auditors finding of material misstatement is a question for the Court. The audit report has been filed with the Court and is available for review by parties in interest.

Dated: June 13, 2018

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Stephen Kurek  
 Karen Kurek  
 Debtors

Case No. 18-16559-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: misstate

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.

db/jdb +Stephen Kurek, Karen Kurek, 459 Prosser Avenue, Williamstown, NJ 08094-3417  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
 517585766 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840  
 517481658 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517546007 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
 517432261 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432271 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432283 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517582087 +NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096,  
 Dallas, TX 75261-9096  
 517519101 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
 Eagan, MN 55121-7700  
 517432285 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e,  
 DesMoines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2018 23:08:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517584963 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 13 2018 23:13:08  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517432259 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2018 23:08:10 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517586605 E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2018 23:08:10 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517432281 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 13 2018 23:07:50 Kohls/Capital One,  
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
 517432282 E-mail/Text: camanagement@mtb.com Jun 13 2018 23:08:13 M & T Bank, Po Box 844,  
 Buffalo, NY 14240

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517432260\* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 517432262\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432263\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432264\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432265\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432266\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432267\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432268\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432269\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432270\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432272\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432273\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432274\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
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 517432277\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432278\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432279\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432280\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432284\* +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517432286\* Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e,  
 DesMoines, IA 50306

##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 21, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: misstate

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Stephen Kurek aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Andrew Thomas Archer on behalf of Joint Debtor Karen Kurek aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohlrab@logs.com, njbankruptcynotifications@logs.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@blankrome.com, bkgroup@kmllawgroup.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 10